

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Michael A. Clement
 Debtor

Case No. 16-17048-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
Form ID: pdf900Page 1 of 2
Total Noticed: 32

Date Rcvd: Nov 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2017.

db +Michael A. Clement, 512 Marshall Drive, Shillington, PA 19607-2825
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 cr +Fay Servicing, LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
 cr +First Guaranty Mortgage Corporation, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
 13803071 Berks EIT Bureau, PO Box 6367, Wyomissing, PA 19610-0367
 13803073 +Convergent Healthcare, Inc., 121 NE Jefferson Street, Suite 100, Peoria, IL 61602-1229
 13803074 +Fay Servicing LLC, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006-3357
 13868342 +First Guaranty Mortgage Corporation, Fay Servicing, LLC, 939 W. North Avenue, Suite 680, Chicago, IL 60642-1231
 13808121 +First Guaranty Mortgage Corporation, c/o ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
 13803075 +First Premier Bank, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
 13803077 +NLT Recovery Agency, 2491 Payton Street, Harrisburg, PA 17111-1036
 13803078 +Pennsylvania Dept of Revenue, 2 Revenue Place, Harrisburg, PA 17129-0002
 13803079 Roundpoint, PO Box 19409, Charlotte, NC 28219-9409
 13803082 +T. Mobile, c/o Convergent Outsourcing, P.O. Box 9004, Renton, WA 98057-9004
 13803083 #+Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: robertsl2@dnb.com Nov 30 2017 01:36:12 Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 30 2017 01:35:49 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 30 2017 01:36:18 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr E-mail/PDF: gecsedri@recoverycorp.com Nov 30 2017 01:33:47 Synchrony Bank, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13808344 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 01:40:38 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
 13888694 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Nov 30 2017 01:40:38 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 13803070 +E-mail/Text: banko@berkscredit.com Nov 30 2017 01:35:40 Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
 13803069 +E-mail/Text: banko@berkscredit.com Nov 30 2017 01:35:40 Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
 13803072 +E-mail/Text: bankruptcy@sw-credit.com Nov 30 2017 01:36:08 Comcast, c/o SW Credit Systems L.P., 4120 International Pkwy, Suite 100, Carrollton, TX 75007-1957
 13803076 E-mail/Text: cio.bncmail@irs.gov Nov 30 2017 01:35:38 Department of the Treasury - IRS, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 13849430 +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 30 2017 01:36:13 Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 13803081 +E-mail/PDF: gecsedri@recoverycorp.com Nov 30 2017 01:33:47 SYNCB/Walmart, P.O. Box 965024, Orlando, FL 32896-5024
 13803080 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 30 2017 01:36:44 Sprint, c/o Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268
 13803491 E-mail/PDF: gecsedri@recoverycorp.com Nov 30 2017 01:32:42 Synchrony Bank, c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Fay Servicing, LLC, 3000 Kellway Dr, Ste 150, Carrollton, TX 75006-3357
 13862931* Internal Revenue Service, PO Box 37007, Hartford, CT 06176-7007

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0313-4

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2017 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor First Guaranty Mortgage Corporation
bkgroup@kmllawgroup.com
FREDERICK L. REIGLE ecfmail@fredreiglech13.com, ecf_frpa@trustee13.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
JOSEPH T. BAMBRICK, JR. on behalf of Debtor Michael A. Clement NO1JTB@juno.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

MICHAEL CLEMENT,	:	Chapter 13
Debtor	:	Bankruptcy No: 16-17048

MOTION TO CONVERT FROM CHAPTER 13 CASE
TO CASE UNDER CHAPTER 7

COMES NOW, the Debtor, Michael Clement, who files this motion to convert from a Chapter 13 to a Chapter 7 and in support thereof, says:

1. The Debtor is Michael Clement.
2. The Debtor filed a petition for protection pursuant to Chapter 13 of the Bankruptcy Act 11 U.S.C. § 101 et. seq.
3. The Debtor was able to make the plan payments prior to a child support order in the amount of \$300.00.
4. Solely as a result of the new child support order, in the amount of \$300.00 the debtor is not able to continue to make his plan payments.
5. The debtor initially estimated that he would be able to make a plan payment of \$949.26 however; with the child support payment of \$300.00 he would not be able to make the plan payments.

WHEREFORE, the Debtor, **Michael Clement**, pray this Honorable Court to:

- A. Grant relief in accordance with Chapter 7 of the Bankruptcy Code;

and

B. Grant such other relief as this Court deems fitting and just.

Dated: 11/29/17

/s/Joseph Bambrick

Joseph T. Bambrick, Jr., Esquire

Attorney for Debtor

Bar No. 45112

529 Reading Avenue, Suite K

West Reading, PA 19611